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# Operating Ratios

of Member Banks

Tenth Federal Reserve District

1962



Federal Reserve Bank  
of Kansas City

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TO MEMBER BANKS IN  
TENTH FEDERAL RE

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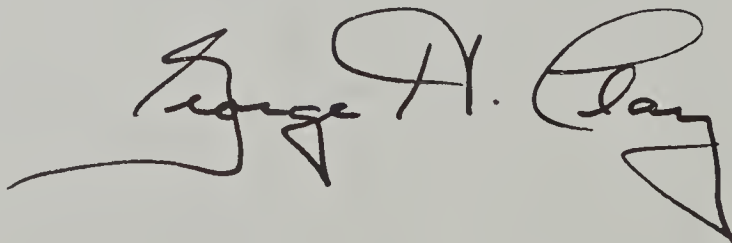
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submitted by each bank in it  
calendar year 1962.

The operating ratios for each grouping of banks in the District table  
are presented as averages (a) for all banks in the group, (b) for the 50  
per cent of the banks with the highest ratios of net current earnings to  
capital accounts, and (c) for the 25 per cent of the banks with the highest  
such ratios. Thus, each bank may compare its ratios not only with the  
average ratios of all banks in its size group, but also with the average  
ratios of the higher-earning banks.

At the end of the booklet, a summary table is included which shows  
the ratios of all District member banks since 1947. Examination  
of these data will aid in studying some of the longer-term trends in Dis-  
trict banking and will give perspective to recent changes in summary ratios.

To facilitate comparisons, the individual bank ratios for each member  
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report is sent to a given bank, however, the individual bank ratio sheet  
has been inserted in only the top copy.) A discussion of some aspects of  
bank operations in 1962 appears on the opposite page.

Very truly yours,



President

L161—O-1096

## COMMENT AND INTERPRETATION

Net current earnings as a percentage of total assets declined from 1.39 in 1961 to 1.38 in 1962 at member banks in the Tenth District, a surprisingly small decline in view of the increased legal maximum interest rates on time and savings deposits. Total expenses increased from 2.97 to 3.11 per cent of assets, but this was largely offset by an advance in total operating revenue from 4.36 to 4.49 per cent of assets, as banks adjusted their loans and investments toward higher-earning assets.

The increase in total expenses as a percentage of assets was primarily the result of a sharp rise in interest on time and savings accounts, though the "all other expenses" category continued to rise. Salaries and wages relative to assets showed a minor decline. The higher rates paid on time and savings deposits accounted for part of the increased interest cost, but the larger share was due to the sharp rise in time deposits relative to total deposits. In other words, the average bank paid interest on 27.5 per cent of its deposits, compared with 24.5 per cent in 1961, and this was responsible for over half the advance in interest on time and savings accounts as a percentage of assets. Since the higher rates induced the increase in time and savings deposits, however, they were indirectly the cause of all of the increased interest cost.

In response to the higher rates paid on time deposits and to the increased proportion of time deposits to total deposits, banks shifted their funds into higher-earning classes of assets. Total loans increased from 41.0 to 41.2 per cent of total assets, and other securities—mainly state and local bonds—rose

from 9.4 to 9.6 per cent of assets. Shifts also occurred among the various loan categories, as real-estate loans, nonguaranteed loans to farmers, business loans, and consumer loans increased as a percentage of total loans. The result of this redistribution was a rise in the rates of return on loans, from 6.59 to 6.78 per cent. The rate of interest earned on U. S. Government securities also increased as banks shifted toward longer maturity issues.

Net profit before taxes as a percentage of assets remained at the same level as in 1961, while net profit after taxes as a percentage of assets, and as a percentage of capital accounts, increased during 1962. This improvement in after-tax profit was partly the result of the increased holdings of tax-exempt state and local securities.

Comparisons among the states indicate that Nebraska banks had the highest net current earnings in relation to assets and had an increase in this ratio during 1962. Though their operating revenue as a percentage of assets was below that of banks in the western states of Colorado, New Mexico, and Wyoming and of banks in Oklahoma, their net earnings ratio was highest mainly because of comparatively low interest expense on time deposits. Nebraska banks paid an average rate of 2.22 per cent in 1962 and time and savings deposits were only 21.2 per cent of total deposits. They also experienced the smallest increase in interest expense on time deposits. Net profit after taxes in relation to capital accounts was 10.8 per cent at Nebraska banks, well above the District average of 9.3 per cent.

FEDERAL RESERVE BANK  
OF KANSAS CITY

March 5, 1963

*TO MEMBER BANKS IN THE  
TENTH FEDERAL RESERVE DISTRICT:*

The condition and earnings ratios of member banks in the Tenth District covering operating results in 1962 are presented in the following pages.

Operating ratios for all District member banks combined appear in the first table, and the ratios for member banks by states appear in succeeding tables. Ratios for Kansas, Nebraska, and Oklahoma are presented separately, while those for the three western states, Colorado, New Mexico, and Wyoming, are combined into a single table. Ratios for banks in the latter three states are not shown separately because there are not enough banks to permit valid comparisons in the various size classifications. For the same reason, the ratios of banks in the Tenth District portion of Missouri are not tabulated separately but are included in the District summary table.


The operating ratios presented here are unweighted arithmetical averages of ratios of individual banks, not the ratios of dollar aggregates of the banks. Thus, each bank regardless of size has the same importance in determining the average ratios. The asset and liability items used in computing the 1962 operating ratios are arithmetical averages of the figures for these items in the call reports of December 30, 1961, June 30, 1962, and September 28, 1962; the earnings and expense figures used are those submitted by each bank in its report of earnings and expenses for the calendar year 1962.

The operating ratios for each grouping of banks in the District table are presented as averages (a) for all banks in the group, (b) for the 50 per cent of the banks with the highest ratios of net current earnings to capital accounts, and (c) for the 25 per cent of the banks with the highest such ratios. Thus, each bank may compare its ratios not only with the average ratios of all banks in its size group, but also with the average ratios of the higher-earning banks.

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## ALL TENTH DISTRICT MEMBER BANKS,

	All Banks		Group 1 Under \$1 Million			Group 2 \$1 - 2 Million		
	1962	1961	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%
	755	754	46	23	12	114	57	29
Number of Banks.....								
<b>SUMMARY RATIOS</b>								
<i>Percentage of Total Capital Accounts</i>								
1. Net current operating earnings.....	15.3	15.3*	11.8	16.4	19.4	12.6	16.4	18.9
2. Net income before related taxes.....	13.7	13.7	10.7	14.1	16.8	12.3	16.9	20.3
3. Net income after taxes.....	9.3	8.9*	7.7	10.0	12.5	9.3	12.9	15.8
4. Cash dividends declared.....	3.3	3.6	3.3	4.5	5.3	3.3	4.6	5.3
<i>Percentage of Total Assets</i>								
5. Total operating revenue.....	4.49	4.36	4.61	4.95	5.35	4.54	4.63	4.86
6. Salaries and wages.....	1.39	1.41	1.76	1.61	1.63	1.58	1.50	1.50
7. Interest on time and savings deposits.....	0.70	0.58	0.35	0.36	0.32	0.59	0.53	0.52
8. All other expenses .....	1.02	0.98	1.08	1.03	1.15	1.02	0.93	0.96
9. Total expenses .....	3.11	2.97	3.19	3.00	3.10	3.19	2.96	2.98
10. Net current operating earnings.....	1.38	1.39	1.42	1.95	2.26	1.35	1.68	1.88
11. Net income after taxes.....	0.85	0.81*	0.96	1.25	1.48	0.95	1.24	1.43
<b>SOURCES AND DISPOSITION OF INCOME</b>								
<i>Percentage of Total Operating Revenue</i>								
12. Interest on U.S. Government securities.....	21.9	22.2	22.0	20.9	19.5	23.5	22.2	21.6
13. Interest and dividends on other securities.....	6.5	6.4	4.4	4.2	5.0	5.5	5.5	6.1
14. Revenue on loans.....	61.3	60.9	65.1	66.6	67.3	61.7	63.7	62.2
15. All other revenue.....	10.3	10.5	8.5	8.3	8.2	9.3	8.6	10.1
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	7.3	7.4	5.9	6.0	5.9	6.8	6.3	7.0
18. Trust department revenue†.....	2.4	2.4	**	**	**	**	**	**
19. Salaries and wages.....	31.2	32.4	39.0	33.1	30.7	34.8	32.3	31.1
20. Officer and employee benefits .....	2.4	2.3	2.0	1.9	1.6	1.9	1.9	1.8
21. Interest on time and savings deposits.....	15.4	13.2	7.4	7.3	5.8	13.0	11.2	10.6
22. Net occupancy expense of bank premises.....	4.1	4.3	4.6	3.7	3.4	4.0	3.4	3.1
23. All other expenses.....	15.9	15.6	16.7	14.8	16.0	16.3	14.6	14.7
24. Total expenses .....	69.0	67.8	69.7	60.8	57.5	70.0	63.4	61.3
25. Net current operating earnings.....	31.0	32.2	30.3	39.2	42.5	30.0	36.6	38.7
26. Net losses (—) or recoveries (+) ‡.....	—1.7	—1.8*	—1.8	—3.8	—4.2	—2.1	—2.9	—5.0
27. Net increase (—) or decrease (+) in valuation reserves .....	—1.2	—1.4	—0.2	—0.3	—0.5	+0.5	+2.0	+4.1
28. Taxes on net income.....	8.9	10.0*	7.8	10.1	9.9	7.3	9.0	8.9
29. Net income after taxes.....	19.2	19.0	20.5	25.0	27.9	21.1	26.7	28.9
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>								
<i>Percentage of Securities</i>								
30. Interest on U.S. Government securities.....	3.35	3.30	3.47	3.53	3.67	3.41	3.59	3.89
31. Interest and dividends on other securities.....	3.13	3.03	3.80	3.25	3.48	3.41	3.46	3.30
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.11	+0.16	+0.04	+0.06	+0.02	+0.04	+0.02	+0.02
<i>Percentage of Total Loans (Net)</i>								
33. Revenue on loans .....	6.78	6.59	7.43	8.11	8.58	6.94	6.94	7.17
34. Net losses (—) or recoveries (+) ‡.....	—0.21	—0.22	—0.20	—0.43	—0.45	—0.23	—0.26	—0.45
<b>DISTRIBUTION OF TOTAL ASSETS</b>								
<i>Percentage of Total Assets</i>								
35. U. S. Government securities .....	28.2	28.2	27.8	28.5	28.0	29.5	27.4	27.0
36. Other securities .....	9.6	9.4	6.2	6.5	7.8	7.7	7.9	8.7
37. Loans (net) .....	41.2	41.0	42.1	42.2	43.7	41.6	43.9	44.3
38. Cash assets .....	20.0	20.4	23.5	22.4	20.0	20.6	20.3	19.5
39. Real estate assets.....	0.9	0.9	0.4	0.4	0.4	0.5	0.5	0.5
40. All other assets .....	0.1	0.1	.....	.....	0.1	0.1	.....	.....
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>DISTRIBUTION OF TOTAL LOANS</b>								
<i>Percentage of Total Loans (Gross)</i>								
42. Real estate loans .....	15.7	15.0	9.5	8.3	11.0	12.8	10.5	9.5
43. Loans to nonbank financial institutions.....	1.2	1.3	.....	.....	.....	0.1	0.1	0.1
44. CCC loans to farmers.....	7.5	10.0	13.5	10.8	11.3	11.7	10.5	8.8
45. Other loans to farmers.....	37.5	36.3	51.6	55.0	49.6	49.0	54.7	57.5
46. Commercial and industrial loans.....	16.6	16.2	7.0	6.9	8.8	9.1	7.9	6.4
47. Consumer loans to individuals.....	20.1	19.9	17.4	18.1	18.8	16.5	15.4	16.9
48. All other loans.....	1.4	1.3	1.0	0.9	0.5	0.8	0.9	0.8
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>OTHER RATIOS</b>								
<i>In Percentage</i>								
50. Total capital accounts to total assets.....	9.4	9.5	12.1	12.0	11.8	10.9	10.4	10.1
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets.....	19.1	19.4	26.4	25.1	23.3	24.2	21.2	20.3
52. Total capital accounts to total deposits.....	10.5	10.6	13.9	13.9	13.7	12.4	11.7	11.3
53. Time to total deposits.....	27.5	24.5	15.8	16.2	15.1	24.5	22.4	22.3
54. Interest on time deposits.....	2.60	2.45	2.00	2.06	2.03	2.36	2.25	2.25

\* Revised.

\*\* Figures not shown where fewer than three banks in the group.

ACCORDING TO SIZE OF DEPOSITS, 1962

Group 3 \$2 - 5 Million			Group 4 \$5 - 10 Million			Group 5 \$10 - 50 Million			Group 6 \$50 Million and Over			Your Figures	
Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Your Bank was in Group .....	
291	146	73	140	70	35	133	67	33	31	16	8	1962	1961
14.7	18.4	20.9	17.0	21.2	24.4	17.5	21.8	24.7	18.4	22.1	26.0		1
12.5	15.4	17.3	15.3	18.0	20.7	16.3	19.7	21.8	17.4	21.2	24.8		2
8.9	10.9	12.2	10.1	11.3	13.0	10.2	11.7	12.2	9.4	11.0	12.5		3
3.3	3.8	3.9	3.5	3.9	4.6	3.3	3.7	4.0	3.6	3.9	4.4		4
4.45	4.59	4.84	4.54	4.84	5.05	4.58	4.86	4.98	4.03	4.20	4.16		5
1.43	1.35	1.39	1.30	1.29	1.29	1.25	1.28	1.31	1.00	1.02	0.99		6
0.66	0.64	0.62	0.76	0.75	0.75	0.92	0.88	0.82	0.74	0.76	0.62		7
0.99	0.96	1.02	1.06	1.06	1.07	1.03	1.06	1.08	0.87	0.84	0.81		8
3.08	2.95	3.03	3.12	3.10	3.11	3.20	3.22	3.21	2.61	2.62	2.42		9
1.36	1.64	1.82	1.42	1.74	1.94	1.38	1.65	1.77	1.43	1.59	1.74		10
0.83	0.96	1.05	0.84	0.92	1.02	0.81	0.88	0.87	0.73	0.80	0.85		11
22.2	21.1	18.2	21.9	20.7	19.1	20.7	19.4	18.4	18.9	20.9	25.1		12
6.9	7.0	6.4	7.3	6.3	6.0	6.9	5.8	5.1	5.0	4.3	3.6		13
61.9	62.9	65.5	59.3	60.7	62.9	59.4	60.9	61.5	64.1	61.8	57.9		14
9.0	9.0	9.9	11.5	12.3	12.0	13.0	13.9	15.0	12.0	13.0	13.4		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
6.5	6.5	7.2	8.6	9.2	9.0	9.3	10.1	10.6	4.6	5.2	5.9		17
0.4	0.5	* *	0.9	1.0	1.1	1.9	1.8	2.6	5.2	5.4	4.3		18
32.4	29.7	28.6	28.7	26.7	25.1	27.2	26.1	26.3	24.5	24.1	23.3		19
2.2	2.0	2.0	2.7	2.3	2.4	2.8	2.8	2.6	2.9	2.6	2.2		20
14.5	13.6	12.6	16.8	15.4	15.1	20.0	17.8	16.2	17.9	17.3	14.4		21
3.7	3.3	3.3	4.6	4.1	3.7	4.3	3.8	4.1	3.8	3.4	3.3		22
16.1	15.3	15.5	15.8	15.1	14.6	15.3	15.1	14.7	14.5	13.8	13.7		23
68.9	63.9	62.0	68.6	63.6	60.9	69.6	65.6	63.9	63.6	61.2	56.9		24
31.1	36.1	38.0	31.4	36.4	39.1	30.4	34.4	36.1	36.4	38.8	43.1		25
-2.8	-3.7	-4.2	-1.5	-3.6	-3.4	+0.1	-0.8	-1.4	+0.1	+0.1	-0.7		26
-1.5	-1.8	-2.0	-1.2	-1.7	-2.7	-2.1	-2.3	-2.7	-1.9	-1.6	-1.2		27
7.8	9.3	9.6	9.7	11.7	12.6	10.6	12.7	13.9	15.7	17.6	19.9		28
19.0	21.3	22.2	19.0	19.4	20.4	17.8	18.6	18.1	18.9	19.7	21.3		29
3.38	3.35	3.38	3.33	3.36	3.36	3.24	3.27	3.26	3.18	3.31	3.30		30
3.10	3.05	3.15	3.04	3.15	3.34	2.86	2.83	2.97	2.88	2.95	2.70		31
+0.03	+0.04	+0.07	+0.13	+0.07	+0.09	+0.29	+0.28	+0.24	+0.31	+0.45	+0.42		32
6.74	6.90	7.16	6.78	6.98	7.10	6.76	6.90	6.95	5.69	5.84	5.77		33
-0.23	-0.30	-0.37	-0.20	-0.27	-0.20	-0.18	-0.21	-0.17	-0.13	-0.18	-0.18		34
27.8	27.3	24.7	29.1	28.6	27.7	28.1	27.8	27.4	22.9	25.1	29.4		35
9.9	10.3	10.0	10.9	9.6	9.3	10.9	9.8	8.5	6.8	6.0	5.5		36
41.5	42.5	45.0	40.0	42.2	44.8	40.4	43.0	44.0	45.4	44.7	42.3		37
19.8	19.0	19.5	18.8	18.4	17.2	19.1	17.9	18.5	23.0	22.7	21.4		38
0.9	0.9	0.8	1.1	1.1	0.9	1.3	1.3	1.3	1.3	1.0	1.0		39
0.1	.....	.....	0.1	0.1	0.1	0.2	0.2	0.3	0.6	0.5	0.4		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
14.1	13.2	13.4	18.8	17.4	17.0	21.1	20.1	18.3	14.5	15.0	13.6		42
0.5	0.4	0.4	1.2	0.7	0.5	2.5	2.3	2.4	7.8	6.7	4.9		43
8.7	8.4	6.2	5.6	5.3	4.9	2.7	2.7	2.9	1.5	0.9	0.2		44
46.0	47.3	47.0	32.3	32.7	37.3	16.7	17.7	16.6	5.8	5.5	3.0		45
12.9	12.9	14.0	19.5	19.3	17.5	26.3	25.2	27.3	38.5	36.2	32.6		46
17.0	17.1	18.2	21.5	23.5	22.0	28.7	30.1	29.6	22.4	25.9	32.3		47
0.8	0.7	0.8	1.1	1.1	0.8	2.0	1.9	2.9	9.5	9.8	13.4		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
9.5	9.0	8.7	8.5	8.2	8.0	8.1	7.6	7.2	8.0	7.4	6.9		50
19.1	17.3	16.1	16.8	15.8	14.7	15.6	14.3	13.6	14.9	14.3	14.1		51
10.6	10.0	9.7	9.4	9.1	8.9	8.9	8.4	7.9	8.9	8.2	7.6		52
27.4	27.5	27.9	30.2	30.0	29.8	32.3	31.6	28.9	23.5	23.9	20.7		53
2.45	2.36	2.30	2.68	2.66	2.71	3.07	2.98	3.05	3.44	3.43	3.30		54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
‡ Excludes transfers to and from valuation reserves.

KANSAS MEMBER BANKS, GROUPED

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1962	1961	1962	1961	1962	1961
Number of Banks.....	211	212	15	20	37	42
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings.....	14.5	14.3	9.4	9.7*	11.1	11.9
2. Net income before related taxes.....	12.5	11.9	8.0	8.4*	9.3	10.4
3. Net income after taxes.....	9.2	8.4	5.6	5.9	7.2	7.9
4. Cash dividends declared.....	2.8	3.0	2.2	2.9	2.1	2.8*
Percentage of Total Assets						
5. Total operating revenue.....	4.19	4.07	4.14	4.02*	4.40	4.23
6. Salaries and wages.....	1.30	1.29	1.69	1.54*	1.53	1.49
7. Interest on time and savings deposits.....	0.62	0.55	0.39	0.41	0.61	0.52
8. All other expenses .....	0.95	0.92	0.96	0.98*	1.05	0.95
9. Total expenses .....	2.87	2.76	3.04	2.93*	3.19	2.96
10. Net current operating earnings.....	1.32	1.31*	1.10	1.09*	1.21	1.26
11. Net income after taxes.....	0.84	0.78	0.73	0.67	0.79	0.83
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities.....	22.1	22.3	25.1	26.6*	21.6	21.1
13. Interest and dividends on other securities.....	8.9	8.9	4.6	6.0	7.3	7.2
14. Revenue on loans.....	60.0	59.6	62.9	59.9*	63.3	64.0
15. All other revenue.....	9.0	9.2	7.4	7.5*	7.8	7.7
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	6.5	6.5	5.9	5.5	5.9	5.8
18. Trust department revenue†.....	1.8	1.7	**	**	**	**
19. Salaries and wages.....	31.1	31.6	41.0	38.7	34.5	35.1
20. Officer and employee benefits.....	2.2	2.2	1.9	1.9	1.8	1.8
21. Interest on time and savings deposits.....	14.7	13.4	9.3	9.9	14.1	12.4
22. Net occupancy expense of bank premises.....	4.4	4.4	4.7	4.8	4.2	4.6
23. All other expenses.....	15.8	16.0	16.6	17.8*	17.3	15.9
24. Total expenses .....	68.2	67.6	73.5	73.1*	71.9	69.8
25. Net current operating earnings.....	31.8	32.4	26.5	26.9*	28.1	30.2
26. Net losses (—) or recoveries (+)‡.....	—2.4	—3.6*	—2.5	—2.6*	—2.4	—2.6
27. Net increase (—) or decrease (+) in valuation reserves .....	—1.5	—1.3	.....	—0.7	—1.5	—0.8
28. Taxes on net income.....	7.5	8.1	6.6	7.4*	5.6	6.6
29. Net income after taxes.....	20.4	19.4*	17.4	16.2*	18.6	20.2
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	3.38	3.36*	3.54	3.37*	3.31	3.43
31. Interest and dividends on other securities.....	3.15	3.03	3.58	3.62*	3.51	3.23
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.06	+0.05	—0.05	+0.01*	+0.04	—0.03
Percentage of Total Loans (Net)						
33. Revenue on loans .....	6.21	5.93*	6.13	5.80*	6.52	5.81
34. Net losses (—) or recoveries (+)‡.....	—0.19	—0.24	—0.19	—0.20	—0.20	—0.14
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities .....	26.5	26.3	28.4	29.7	26.7	24.7
36. Other securities .....	12.1	12.2	6.5	7.8	9.1	9.5
37. Loans (net) .....	41.3	41.4	42.9	42.1	44.5	47.2
38. Cash assets .....	19.2	19.2	21.9	20.0	19.0	17.8
39. Real estate assets.....	0.8	0.8	0.3	0.3	0.6	0.7
40. All other assets .....	0.1	0.1	.....	0.1	0.1	0.1
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans .....	13.6	13.0	6.6	6.6	10.5	10.2
43. Loans to nonbank financial institutions.....	0.9	1.2	.....	.....	0.1	0.3
44. CCC loans to farmers.....	13.2	15.9	22.2	25.7	18.0	20.1
45. Other loans to farmers.....	38.3	36.9	51.9	49.5	47.1	48.5
46. Commercial and industrial loans.....	15.0	14.8	7.2	7.1	8.0	7.3
47. Consumer loans to individuals.....	18.1	17.3	11.6	10.6	15.8	13.3
48. All other loans.....	0.9	0.9	0.5	0.5	0.5	0.3
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets.....	9.4	9.5	11.9	11.5	11.0	10.8
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets.....	18.3	18.1	25.3	24.7	23.0	20.2
52. Total capital accounts to total deposits.....	10.5	10.5*	13.6	13.2	12.5	12.2
53. Time to total deposits.....	26.7	24.1	18.6	19.2	26.3	23.7
54. Interest on time deposits.....	2.41	2.37	1.78	1.96*	2.44	2.34

\* Revised.

\*\* Figures not shown where fewer than three banks in the group.

ACCORDING TO SIZE OF DEPOSITS, 1962

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1962	1961	1962	1961	1962	1961	1962	1961	1962	1961
83	81	42	36	28	28	6	5		
15.0	14.8	16.0	16.2*	17.1	16.5*	17.8	20.1		1
12.0	11.1	14.0	14.3	17.2	14.1*	18.0	23.0		2
9.1	8.0	9.9	9.8	12.5	9.8	10.5	13.1		3
3.0	3.0	3.3	3.6	2.8	2.6	3.8	3.8		4
4.15	4.05*	4.15	4.03	4.24	4.04	3.74	3.80		5
1.30	1.26	1.14	1.15	1.19	1.15	0.82	0.92		6
0.62	0.59	0.65	0.58	0.69	0.56	0.63	0.39		7
0.89	0.89*	0.97	0.91	1.00	0.99	0.69	0.72		8
2.81	2.74*	2.76	2.64	2.88	2.70	2.14	2.03		9
1.34	1.32*	1.39	1.39*	1.36	1.33*	1.60	1.78		10
0.82	0.72	0.86	0.84	1.00	0.80	0.95	1.15		11
20.8	21.1	23.3	22.8	22.5	23.3	24.9	26.2		12
9.7	9.6	9.5	9.6	10.5	11.2	8.7	7.0		13
61.9	61.4	56.3	56.2	54.3	52.6*	57.0	56.2		14
7.6	7.9	10.9	11.4	12.7	12.9*	9.4	10.6		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
5.4	5.6	8.2	8.6	8.7	8.6*	4.7	5.4		17
* *	* *	0.9	0.6	1.8	1.8	2.9	3.3		18
31.4	31.1	27.5	28.6	28.3	28.2	22.1	23.9		19
2.1	2.4	2.4	2.0	2.8	2.8	2.5	2.4		20
14.9	14.3	15.6	14.6	16.2	14.1	16.8	10.5		21
3.9	4.0*	5.5	4.5	4.3	4.3	3.3	4.0		22
15.3	15.4*	15.3	15.7*	16.3	16.8	12.8	12.9		23
67.6	67.2*	66.3	65.4*	67.9	66.2	57.5	53.7		24
32.4	32.8*	33.7	34.6*	32.1	33.8	42.5	46.3		25
-4.6	-6.6*	-1.9	-2.0*	+2.6	-1.7	+1.9	+8.2		26
-1.3	-1.1	-1.4	-1.5	-2.9	-2.6	-1.4	-1.2		27
6.4	7.0	9.1	10.1	8.6	8.9*	17.8	22.9		28
20.1	18.1	21.3	21.0	23.2	20.6*	25.2	30.4		29
3.36	3.36	3.48	3.33	3.26	3.24	3.48	3.49		30
3.13	3.03	2.99	2.76	2.81	2.75	2.82	2.77		31
-0.06	+0.03	+0.10	+0.12	+0.42	+0.07	+0.16	+0.82		32
6.09	5.92	6.17	6.19	6.39	6.01	5.70	5.51		33
-0.17	-0.43	-0.26	-0.06	-0.18	-0.12	+0.02	-0.01		34
24.7	24.8	27.9	27.9	28.5	28.2	26.5	28.4		35
12.7	12.6	13.7	14.4	15.2	15.8	11.5	9.7		36
42.8	42.5	38.2	37.0	36.5	35.3	37.5	38.7		37
18.8	19.1	19.2	19.7	18.7	19.5	23.1	21.8		38
0.9	0.9	0.9	0.9	1.0	1.1	1.0	1.0		39
0.1	0.1	0.1	0.1	0.1	0.1	0.4	0.4		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
14.4	13.2	15.3	16.0	17.9	18.3	9.5	8.3		42
0.3	0.3	1.0	1.3	2.7	4.0	9.2	9.4		43
14.3	17.6	9.8	11.0	6.1	6.1	2.3	4.2		44
43.0	40.1	34.1	29.6	17.1	15.0	10.6	9.0		45
11.6	12.2	20.1	21.0	24.6	26.5	43.4	41.7		46
15.9	16.0	18.6	19.9	29.9	28.2	19.8	20.5		47
0.5	0.6	1.1	1.2	1.7	1.9	5.2	6.9		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
9.1	9.0	8.8	8.7	8.1	8.4	9.2	8.8		50
16.5	16.4	17.2	17.2	15.5	16.3	18.2	17.8		51
10.1	9.9	9.7	9.6	8.9	9.3	10.3	9.9		52
28.0	25.3	28.2	25.3	27.1	24.5	19.7	16.4		53
2.30	2.41*	2.44	2.44*	2.70	2.49	3.61	2.71		54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
 ‡ Excludes transfers to and from valuation reserves.

NEBRASKA MEMBER BANKS, GROUPED

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1962	1961	1962	1961	1962	1961
	Number of Banks.....	136	138	9	9	27
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings.....	15.7	15.5*	13.8	13.0	14.5	14.7*
2. Net income before related taxes.....	15.5	14.6*	12.7	11.7	18.5	16.7
3. Net income after taxes.....	10.8	9.4	9.1	7.9	14.2	12.3
4. Cash dividends declared.....	3.9	4.5	3.3	3.6	4.6	6.3
Percentage of Total Assets						
5. Total operating revenue.....	4.37	4.30*	4.81	4.52	4.43	4.47
6. Salaries and wages.....	1.41	1.43	1.79	1.79	1.50	1.55
7. Interest on time and savings deposits.....	0.47	0.41	0.25	0.15	0.37	0.36
8. All other expenses .....	0.99	0.97	1.03	0.98	0.98	1.03
9. Total expenses .....	2.87	2.81	3.07	2.92	2.85	2.94
10. Net current operating earnings.....	1.51	1.49	1.73	1.60	1.58	1.53
11. Net income after taxes.....	1.00	0.88	1.16	0.97	1.37	1.17
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities.....	23.3	22.7	19.5	19.8	28.2	24.0
13. Interest and dividends on other securities.....	5.1	4.6	2.8	2.4	3.6	2.8
14. Revenue on loans.....	62.5	63.3	68.9	67.5	59.4	63.7
15. All other revenue.....	9.1	9.4	8.8	10.3	8.8	9.5
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	6.1	6.3	5.4	6.6	6.0	6.2
18. Trust department revenue†.....	2.4	3.8*	**	**	**	**
19. Salaries and wages.....	32.3	33.5*	37.8	39.5	34.1	35.0*
20. Officer and employee benefits.....	2.7	2.7	2.5	2.4	2.2	2.2
21. Interest on time and savings deposits.....	10.8	9.4	4.9	3.1	8.2	7.8
22. Net occupancy expense of bank premises.....	3.4	4.1*	3.5	4.2	3.1	5.3
23. All other expenses.....	16.4	15.5	16.0	15.2	16.8	15.1
24. Total expenses .....	65.6	65.2*	64.7	64.4	64.4	65.4*
25. Net current operating earnings.....	34.4	34.8*	35.3	35.6	35.6	34.6*
26. Net losses (—) or recoveries (+)‡.....	—0.8	—0.9*	—1.4	—3.0	—0.3	+1.5*
27. Net increase (—) or decrease (+) in valuation reserves .....	—0.3	—1.5	—0.9	+0.2	+4.4	+0.7
28. Taxes on net income.....	10.5	12.0*	9.1	10.7	10.3	10.8
29. Net income after taxes.....	22.8	20.4*	23.9	22.1	29.4	26.0
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	3.37	3.17	3.43	3.27	3.81	3.25
31. Interest and dividends on other securities.....	3.20	3.16	3.81	2.91	3.95	3.85
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.15	+0.07	+0.14	—0.01	+0.04	+0.08
Percentage of Total Loans (Net)						
33. Revenue on loans .....	6.36	6.30	6.83	6.38	6.35	6.41
34. Net losses (—) or recoveries (+)‡.....	—0.13	—0.06	—0.03	—0.27	—0.01	+0.07
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities .....	29.5	29.6	26.3	27.0	33.6	30.5
36. Other securities .....	7.5	6.7	3.5	3.4	4.7	4.0
37. Loans (net) .....	43.5	43.6	49.4	48.1	42.1	44.7
38. Cash assets .....	18.6	19.2	20.3	21.0	19.1	20.2
39. Real estate assets.....	0.8	0.8	0.5	0.5	0.4	0.5
40. All other assets .....	0.1	0.1	.....	.....	0.1	0.1
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans .....	9.6	8.8	3.8	5.1	7.8	5.7
43. Loans to nonbank financial institutions.....	1.0	0.9	.....	.....	.....	.....
44. CCC loans to farmers.....	7.0	10.5	8.3	11.7	8.4	13.0
45. Other loans to farmers.....	58.7	56.9	70.7	65.6	68.7	66.5
46. Commercial and industrial loans.....	11.3	11.0	6.0	5.0	6.4	6.7
47. Consumer loans to individuals.....	11.3	10.9	9.5	11.3	7.8	7.3
48. All other loans.....	1.1	1.0	1.7	1.3	0.9	0.8
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets.....	9.9	10.0	12.6	12.5	11.3	11.1
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets....	20.4	20.5	24.3	25.7	26.7	23.9
52. Total capital accounts to total deposits.....	11.2	11.2*	14.7	14.5	12.9	12.7
53. Time to total deposits.....	21.2	17.5	12.4	7.7	17.7	15.9*
54. Interest on time deposits.....	2.22	2.24	1.49	1.30	1.96	2.18

\* Revised.  
\*\* Figures not shown where fewer than three banks in the group.

ACCORDING TO SIZE OF DEPOSITS, 1962

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1962	1961	1962	1961	1962	1961	1962	1961	1962	1961
61	56	18	19	16	14	5	5		
15.2	15.1*	16.4	16.7	19.3	19.2	17.3	16.0*		1
13.6	13.4	16.7	14.3	18.5	17.1	14.7	13.5*		2
9.2	8.2*	11.8	8.3	11.6	9.8	8.1	7.3*		3
3.7	3.9	4.0	3.6	3.9	4.3	3.9	3.9		4
4.32	4.26	4.35	4.25	4.31	4.15	4.19	3.94*		5
1.40	1.43	1.35	1.31	1.19	1.20	1.20	1.19		6
0.47	0.41	0.57	0.50	0.69	0.58	0.42	0.29		7
0.97	0.92	1.03	1.01	0.96	0.91	1.12	1.09		8
2.84	2.76	2.95	2.82	2.84	2.69	2.74	2.57		9
1.48	1.49	1.39	1.43	1.47	1.46	1.45	1.37*		10
0.88	0.80	0.98	0.70	0.89	0.74	0.68	0.62*		11
23.7	24.2	21.8	21.5*	19.8	19.4	14.7	16.3*		12
4.7	4.7	8.7	6.7	7.3	6.8	3.7	3.8		13
63.2	62.8	60.4	62.0*	62.1	62.2	67.7	65.3*		14
8.4	8.3	9.1	9.8*	10.8	11.6	13.9	14.6*		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 16
5.5	5.5*	6.3	7.0	8.4	8.8	5.0	5.0*		17
0.5	* *	* *	* *	0.2	0.8	6.1	6.2*		18
32.5	33.8	31.6	31.3*	27.6	29.1	28.3	30.1*		19
2.6	2.6*	3.2	3.2	3.1	3.2*	4.5	4.7		20
10.7	9.6	13.2	11.7	16.1	13.9	10.2	7.4*		21
3.3	3.5	3.6	3.8*	3.7	3.8	4.8	5.3*		22
16.3	15.3	16.9	16.3	15.4	15.0*	17.4	17.8*		23
65.4	64.8*	68.5	66.3*	65.9	65.0	65.2	65.3*		24
34.6	35.2*	31.5	33.7*	34.1	35.0	34.8	34.7*		25
-1.2	-1.5*	+0.7	-4.2	-0.8	+2.1	-1.9	-3.3*		26
-2.4	-2.2	+1.1	-1.2	-0.5	-5.7	-2.9	-2.0		27
10.5	12.4*	9.7	12.0	12.3	13.5	13.6	13.6*		28
20.5	19.1	23.6	16.3*	20.5	17.9	16.4	15.8*		29
3.26	3.19	3.25	3.10	3.23	2.96	3.17	2.94		30
3.02	3.15*	2.90	2.59	2.83	2.68	2.52	2.39		31
+0.10	+0.02	+0.23	-0.02	+0.48	+0.48	+0.18	-0.12		32
6.31	6.27	6.41	6.31	6.39	6.29	5.72	5.62*		33
-0.16	-0.05	-0.13	-0.19	-0.23	-0.07	-0.19	-0.13		34
30.4	31.4	27.7	27.9	26.1	26.4	19.5	22.0		35
7.0	6.6	12.9	11.0	11.0	10.2	6.2	6.1		36
43.6	43.0	41.5	42.2	42.2	41.7	49.4	45.6		37
18.1	18.1	16.9	17.9	19.3	20.5	22.8	24.2		38
0.8	0.8	0.9	0.9	1.2	1.0	1.5	1.6		39
0.1	0.1	0.1	0.1	0.2	0.2	0.6	0.5		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 41
7.8	7.8*	15.8	14.0	15.7	15.8	9.2	8.9		42
0.3	0.3	1.9	1.9	3.3	2.9	6.3	6.9		43
7.9	11.3	5.6	8.8	4.1	5.6	2.1	3.1		44
65.8	63.0*	48.9	46.0	33.5	33.6	12.1	11.9		45
8.8	8.5	13.2	13.8	21.6	21.6	37.6	38.9		46
8.8	8.6	14.1	14.8	19.8	18.3	26.8	25.2		47
0.6	0.5	0.5	0.7	2.0	2.2	5.9	5.1		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 49
9.9	10.0	8.7	8.7*	7.7	7.7	8.3	8.5		50
20.2	20.6	16.7	17.2	14.3	14.7	14.5	15.7		51
11.2	11.2	9.7	9.7	8.5	8.4	9.3	9.5		52
21.6	17.8	25.2	21.7	28.1	23.3	15.8	11.4		53
2.17	2.19	2.47	2.44	2.70	2.69	3.00	2.86		54

Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue. Excludes transfers to and from valuation reserves.

OKLAHOMA MEMBER BANKS, GROUPED

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1962	1961	1962	1961	1962	1961
	213	211	19	19	35	43
Number of Banks.....	213	211	19	19	35	43
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings.....	14.6	14.5*	12.3	12.8	12.8	12.6*
2. Net income before related taxes.....	13.0	13.2	11.5	12.1	11.6	11.3*
3. Net income after taxes.....	9.0	8.8*	8.2	9.8	8.6	8.1*
4. Cash dividends declared.....	3.4	3.6	4.1	4.5	3.4	3.3
Percentage of Total Assets						
5. Total operating revenue.....	4.68	4.51	4.85	4.71	4.73	4.62*
6. Salaries and wages.....	1.54	1.56	1.79	1.79	1.73	1.75
7. Interest on time and savings deposits.....	0.73	0.60	0.39	0.35	0.68	0.62
8. All other expenses .....	1.06	1.00	1.21	1.11	0.95	0.88
9. Total expenses .....	3.33	3.16	3.39	3.25	3.36	3.25
10. Net current operating earnings.....	1.35	1.36	1.45	1.47	1.37	1.37*
11. Net income after taxes.....	0.83	0.83*	0.98	1.13	0.90	0.88*
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities.....	21.2	21.8	18.8	18.3	21.4	21.7*
13. Interest and dividends on other securities.....	6.2	6.3	5.0	5.1	5.3	5.6
14. Revenue on loans.....	62.4	61.6	67.3	67.8	64.8	64.3
15. All other revenue.....	10.2	10.3	8.9	8.8	8.5	8.4*
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	7.6	7.6	5.7	6.0	5.8	6.2
18. Trust department revenue†.....	1.7	1.8	**	**	**	**
19. Salaries and wages.....	32.9	34.4*	37.6	38.3	36.7	38.2*
20. Officer and employee benefits.....	2.4	2.3	1.9	1.8	1.7	1.4*
21. Interest on time and savings deposits.....	15.5	13.2	7.9	6.8	14.2	13.3
22. Net occupancy expense of bank premises.....	4.0	4.3	4.9	4.5	3.8	3.8
23. All other expenses.....	15.9	15.4	17.7	17.0	14.7	13.8
24. Total expenses .....	70.7	69.6*	70.0	68.4	71.1	70.5*
25. Net current operating earnings.....	29.3	30.4*	30.0	31.6	28.9	29.5*
26. Net losses (—) or recoveries (+)‡.....	—2.0	—1.7	—1.3	+0.1	—2.6	—2.5
27. Net increase (—) or decrease (+) in valuation reserves .....	—1.0	—0.8	—0.1	—0.6	—0.1	—0.3
28. Taxes on net income.....	8.1	9.1*	8.1	6.5	7.0	7.7
29. Net income after taxes.....	18.2	18.8*	20.5	24.6	19.2	19.0*
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	3.41	3.51	3.46	3.47	3.30	3.77
31. Interest and dividends on other securities.....	2.89	2.83	4.01	3.35*	2.81	2.67
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.07	+0.15	+0.05	+0.03	+0.01	+0.12
Percentage of Total Loans (Net)						
33. Revenue on loans .....	7.58	7.26	8.48	8.12	7.93	7.37
34. Net losses (—) or recoveries (+)‡.....	—0.25	—0.30	—0.20	—0.18	—0.28	—0.36
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities .....	27.7	27.0	25.9	24.6	27.9	25.7
36. Other securities .....	10.0	10.0	7.2	7.7	8.8	9.7
37. Loans (net) .....	39.2	39.3	39.7	40.8	40.0	42.1
38. Cash assets .....	22.0	22.6	26.6	26.4	22.8	21.9
39. Real estate assets.....	1.0	1.0	0.5	0.4	0.5	0.6
40. All other assets .....	0.1	0.1	0.1	0.1	.....	.....
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans .....	16.3	15.3	12.2	11.2	13.5	12.6
43. Loans to nonbank financial institutions.....	0.9	1.0	.....	.....	0.2	.....
44. CCC loans to farmers.....	7.6	10.6	10.3	15.9	12.1	16.8
45. Other loans to farmers.....	29.5	27.8	44.4	40.2	41.8	38.9
46. Commercial and industrial loans.....	18.2	17.5	5.5	5.5	9.6	8.8
47. Consumer loans to individuals.....	25.8	26.2	26.5	26.2	21.6	21.1
48. All other loans.....	1.7	1.6	1.1	1.0	1.2	1.8
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets.....	9.6	9.7	12.0	11.8	10.8	11.0
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets.....	20.1	20.3	26.6	25.7	23.6	22.3
52. Total capital accounts to total deposits.....	10.8	10.9	13.8	13.6	12.2	12.5
53. Time to total deposits.....	27.1	24.1	16.8	14.3	26.1	24.4
54. Interest on time deposits.....	2.78	2.65	2.49	2.21	2.53	2.79

\* Revised.

\*\* Figures not shown where fewer than three banks in the group.

ACCORDING TO SIZE OF DEPOSITS, 1962

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1962	1961	1962	1961	1962	1961	1962	1961	1962	1961
81	81	34	28	38	35	6	5		
14.2	13.9	16.2	17.2*	15.8	16.3*	20.3	20.8		1
12.3	11.9	14.4	15.4*	14.3	15.9	18.7	22.1		2
9.1	8.2	9.7	9.4*	8.6	9.9	10.3	11.7		3
3.3	3.7	3.6	3.8	3.2	3.3	2.9	3.3		4
4.71	4.51	4.75	4.50	4.61	4.46	3.54	3.34		5
1.60	1.58*	1.49	1.49	1.27	1.28	0.73	0.73		6
0.73	0.64	0.79	0.60	0.92	0.68	0.52	0.32		7
1.06	1.03*	1.12	0.97*	1.09	1.12*	0.67	0.55		8
3.39	3.25	3.40	3.06*	3.28	3.08*	1.92	1.60		9
1.31	1.26	1.36	1.44*	1.33	1.38*	1.61	1.74		10
0.83	0.74	0.80	0.78*	0.73	0.85	0.83	0.96		11
21.8	23.2	22.0	22.7	20.3	19.5	21.6	23.9		12
6.8	6.7	6.0	7.2	6.7	6.5	5.5	5.4		13
62.1	60.3	60.3	58.9	59.6	60.2	65.0	62.8		14
9.3	9.8	11.7	11.2	13.4	13.8	7.9	7.9		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 16
7.1	7.4	9.5	8.6	10.2	10.4	3.2	3.2		17
**	**	1.0	1.3	1.2	1.2	3.6	3.6		18
34.5	35.3*	31.2	32.7	27.5	28.8	20.7	21.7		19
2.0	2.1	3.1	2.7	3.4	3.7*	3.0	3.1		20
15.1	13.9	16.8	13.4	20.3	15.3	14.4	9.5		21
3.6	4.2*	4.5	4.7	4.5	5.1	2.1	1.8		22
16.4	16.2*	15.6	14.0*	15.5	16.0*	13.2	11.4		23
71.6	71.7*	71.2	67.5*	71.2	68.9*	53.4	47.5		24
28.4	28.3*	28.8	32.5*	28.8	31.1*	46.6	52.5		25
-2.5	-2.7*	-2.3	-3.1*	-0.8	+0.8*	-0.1	+4.4		26
-1.1	-1.1	-0.8	-0.3	-1.6	-1.0	-2.9	-1.6		27
6.6	7.5	8.5	11.6*	10.4	11.6	19.6	26.3		28
18.2	17.0	17.2	17.5*	16.0	19.3	24.0	29.0		29
3.50	3.52	3.43	3.61	3.29	3.15	3.19	3.06		30
2.82	2.82	2.70	3.08	2.72	2.56	2.85	2.78		31
+0.01	+0.07	+0.06	+0.08	+0.23	+0.43	+0.32	+0.79		32
7.67	7.30	7.45	7.04	7.12	7.02	5.14	5.30		33
-0.30	-0.34	-0.21	-0.29	-0.18	-0.25	-0.13	-0.20		34
27.9	28.1	29.1	27.7	27.8	26.8	21.6	24.0		35
10.8	10.4	10.0	10.8	11.2	10.8	6.7	6.5		36
38.8	38.2	38.8	38.4	38.6	38.4	45.0	39.5		37
21.3	22.1	20.6	21.9	21.1	22.7	24.8	27.9		38
1.1	1.1	1.4	1.1	1.2	1.1	1.5	1.8		39
0.1	0.1	0.1	0.1	0.1	0.2	0.4	0.3		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 41
16.7	15.7	16.7	16.8	20.8	19.4	9.0	10.3		42
0.4	0.5	0.9	0.9	2.0	2.4	8.9	10.9		43
8.7	10.4	6.0	9.9	2.4	2.4	0.3	0.3		44
34.3	31.0	25.3	24.2	8.6	7.1	0.6	0.8		45
15.0	16.1	22.8	20.6	31.1	31.5	43.7	45.9		46
23.8	25.2	27.2	26.4	33.1	35.6	20.3	18.1		47
1.1	1.1	1.1	1.2	2.0	1.6	17.2	13.7		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 49
9.5	9.4	8.6	8.7	8.7	8.8	8.4	9.0		50
19.7	20.0*	17.7	18.0	17.3	17.6	15.7	18.5		51
10.6	10.5	9.5	9.6	9.7	9.8	9.5	10.1		52
28.2	25.2	28.6	24.5	31.1	28.1	16.2	13.1		53
2.64	2.65	2.89	2.68	3.23	2.66	3.51	2.69		54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

‡ Excludes transfers to and from valuation reserves.

COLORADO, NEW MEXICO, AND WYOMING MEMBER BANKS,

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1962	1961	1962	1961	1962	1961
	150	148	2**	2**	12	11
Number of Banks.....						
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings.....	17.2	18.0			11.8	12.1
2. Net income before related taxes.....	14.8	16.2			9.5	9.8
3. Net income after taxes.....	8.9	9.6			6.9	6.8
4. Cash dividends declared.....	3.7	3.9			3.9	4.6
Percentage of Total Assets						
5. Total operating revenue.....	4.88	4.68			4.70	4.33
6. Salaries and wages.....	1.38	1.40			1.51	1.63
7. Interest on time and savings deposits.....	0.97	0.74			0.82	0.54
8. All other expenses .....	1.09	1.05			1.25	1.12
9. Total expenses .....	3.44	3.19			3.58	3.29
10. Net current operating earnings.....	1.44	1.49			1.13	1.05
11. Net income after taxes.....	0.76	0.80			0.66	0.54
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities.....	20.6	21.5			22.1	25.6
13. Interest and dividends on other securities.....	4.9	4.7			6.0	5.6
14. Revenue on loans.....	60.9	60.1			54.9	52.6
15. All other revenue.....	13.6	13.7			17.0	16.2
16. Total revenue .....	100.0	100.0			100.0	100.0
17. Service charges on deposit accounts†.....	9.6	9.7			13.7	11.7
18. Trust department revenue†.....	2.7	2.6			* *	* *
19. Salaries and wages.....	28.5	30.0			32.9	37.8
20. Officer and employee benefits.....	2.3	2.2			2.4	2.3
21. Interest on time and savings deposits.....	20.0	16.0			17.0	12.3
22. Net occupancy expense of bank premises.....	4.1	4.4			5.7	5.2
23. All other expenses.....	15.6	15.7*			17.7	17.0
24. Total expenses .....	70.5	68.3*			75.7	74.6
25. Net current operating earnings.....	29.5	31.7*			24.3	25.4
26. Net losses (—) or recoveries (+) ‡.....	—1.8	—0.7*			—3.9	—3.5
27. Net increase (—) or decrease (+) in valuation reserves .....	—2.0	—2.0			—0.1	—1.1
28. Taxes on net income.....	10.0	11.7*			5.3	6.9
29. Net income after taxes.....	15.7	17.3			15.0	13.9
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	3.23	3.11			3.16	3.19
31. Interest and dividends on other securities.....	3.35	3.14*			3.68	3.60
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.16	+0.37			+0.16	+0.01
Percentage of Total Loans (Net)						
33. Revenue on loans .....	6.96	6.94*			6.72	6.77
34. Net losses (—) or recoveries (+) ‡.....	—0.27	—0.29			—0.66	—0.55
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities .....	29.5	30.8			30.0	32.8
36. Other securities .....	7.1	6.9			7.6	5.6
37. Loans (net) .....	43.0	40.9			38.8	33.7
38. Cash assets .....	19.1	20.1			22.7	26.8
39. Real estate assets.....	1.1	1.1			0.7	0.9
40. All other assets .....	0.2	0.2			0.2	0.2
41. Total assets .....	100.0	100.0			100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans .....	21.3	20.7			26.1	23.9
43. Loans to nonbank financial institutions.....	1.5	1.5			0.5	0.6
44. CCC loans to farmers.....	1.4	2.2			0.4	0.3
45. Other loans to farmers.....	32.6	32.4			30.9	36.1*
46. Commercial and industrial loans.....	20.4	20.1			18.6	15.1*
47. Consumer loans to individuals.....	21.1	21.5			22.8	23.2
48. All other loans.....	1.7	1.6			0.7	0.8
49. Total loans .....	100.0	100.0			100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets.....	8.5	8.7			10.0	11.1
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets....	17.2	18.5			22.3	28.2
52. Total capital accounts to total deposits.....	9.5	9.7			11.2	13.0
53. Time to total deposits.....	34.4	31.5			28.7	24.0
54. Interest on time deposits.....	2.97	2.44			2.60	2.09

\* Revised.

\*\* Figures not shown where fewer than three banks in the group.

GROUPED ACCORDING TO SIZE OF DEPOSITS, 1962

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1962	1961	1962	1961	1962	1961	1962	1961	1962	1961
51	53	39	40	36	33	10	9		
14.8	16.4*	19.2	18.5*	19.4	21.3	20.1	21.2		1
12.6	14.6	17.0	17.5*	16.3	19.4	18.9	17.3		2
8.2	9.2	10.1	11.1	9.0	9.8	9.5	8.9		3
3.4	3.8	3.6	3.4	4.0	4.3	4.4	4.5		4
4.80	4.65*	4.87	4.68	5.13	4.93	4.56	4.42		5
1.46	1.39	1.28	1.36	1.36	1.38	1.17	1.22		6
0.85	0.70	0.93	0.75	1.22	0.89	1.15	0.77		7
1.07	1.02	1.10	1.08	1.10	1.07	0.96	1.00		8
3.38	3.11	3.31	3.19	3.68	3.34	3.28	2.99		9
1.42	1.54*	1.56	1.48*	1.44	1.59	1.28	1.43		10
0.80	0.86	0.80	0.89	0.68	0.74	0.60	0.61		11
20.7	21.0	21.6	22.7	18.9	19.7	17.2	16.6		12
5.4	5.6	5.2	4.8	4.0	3.6	2.7	2.3		13
61.8	61.2	60.3	59.8	62.0	61.2	65.3	65.7		14
12.1	12.2	12.9	12.7	15.1	15.5	14.8	15.4		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 16
8.6	8.9	9.4	9.9	10.8	11.1	6.0	6.0		17
* *	* *	0.9	0.6	2.3	2.2*	5.5	5.7		18
30.6	30.1	26.3	29.3	26.4	28.0	25.7	27.6		19
2.2	2.0	2.6	2.4*	2.2	2.2*	2.5	2.9		20
17.7	15.3	19.6	16.4	24.2	18.3	25.0	17.4		21
3.6	3.8*	4.2	4.7	4.3	4.5	4.5	4.6		22
16.4	15.9	15.4	15.9*	14.7	14.7*	14.2	15.1		23
70.5	67.1*	68.1	68.7*	71.8	67.7	71.9	67.6		24
29.5	32.9*	31.9	31.3*	28.2	32.3	28.1	32.4		25
-2.7	-1.9*	-1.5	+0.8*	-0.5	+0.9	-0.3	-2.5		26
-1.1	-1.2	-2.2	-2.0	-3.9	-3.5	-1.6	-3.3		27
8.9	11.1*	11.6	11.2*	10.6	14.8	12.7	12.9		28
16.8	18.7	16.6	18.9*	13.2	14.9	13.5	13.7		29
3.34	3.16	3.23	3.15	3.15	3.01	3.02	2.81		30
3.41	3.11	3.45	3.12*	3.14	3.07	3.01	3.08		31
+0.08	+0.14	+0.18	+0.52	+0.16	+0.63	+0.46	+0.60		32
6.93	6.93*	6.98	7.09	7.11	6.98	6.17	6.02		33
-0.30	-0.27	-0.16	-0.31	-0.16	-0.21	-0.22	-0.31		34
28.4	29.4	31.5	32.4	29.5	30.9	25.1	25.0		35
7.6	8.0	7.2	7.3	6.7	6.1	4.2	3.6		36
13.0	11.3	12.2	39.6	11.8	13.2	18.3	18.3		37
20.1	20.5	18.0	19.3	17.0	17.7	20.2	21.0		38
0.8	0.7	1.0	1.2	1.7	1.7	1.3	1.2		39
0.1	0.1	0.1	0.2	0.3	0.4	0.9	0.9		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 41
15.6	15.3	22.7	22.6	25.4	25.7	23.3	20.7		42
0.9	0.9	1.0	0.7	1.9	2.4	6.1	6.5		43
2.3	1.3	1.8	1.8	0.5	0.5				44
48.6	46.7	31.3	30.8	20.1	18.1	3.8	4.9		45
15.8	15.5	20.1	19.9	23.6	25.1	35.0	35.7		46
16.0	16.5	21.8	23.0	26.8	26.7	21.8	22.5		47
0.8	0.8	1.3	1.2	1.7	1.5	10.0	9.7		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 49
9.5	9.4*	8.0	8.0	7.5	7.6	6.6	6.9		50
19.1	19.5	16.0	16.9	14.3	15.2	12.2	12.9		51
10.7	10.6	8.9	8.9	8.3	8.4	7.3	7.6		52
32.2	30.2*	35.3	32.6	39.5	36.2	35.8	30.8		53
2.76	2.35	2.87	2.45	3.38	2.65	3.46	2.72		54

: Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
: Excludes transfers to and from valuation reserves.

OPERATING RATIOS OF MEMBER BANKS IN THE

	1947	1948	1949	1950	1951	1952
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings.....	17.5	18.7	18.8	18.0	17.7	17.9
2. Net income before related taxes.....	16.5	15.6	16.5	16.3	15.7	15.9
3. Net income after taxes.....	12.7	12.1	12.6	12.1	11.3	10.5
4. Cash dividends declared.....	3.7	3.7	3.7	3.8	3.8	3.6
Percentage of Total Assets						
5. Total operating revenue\$ .....	2.17	2.44	2.69	2.85	2.99	3.05
6. Salaries and wages\$.....	0.70	0.77	0.85	0.94	1.01	1.02
7. Interest on time and savings deposits.....	0.09	0.09	0.10	0.10	0.12	0.15
8. All other expenses\$ .....	0.50	0.55	0.59	0.61	0.62	0.63
9. Total expenses\$ .....	1.27	1.39	1.52	1.65	1.75	1.81
10. Net current operating earnings.....	0.90	1.05	1.17	1.20	1.24	1.24
11. Net income after taxes.....	0.67	0.68	0.78	0.82	0.81	0.74
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities\$.....	33.6	29.7	26.9	24.8	23.0	22.5
13. Interest and dividends on other securities\$.....	4.3	4.6	4.7	4.6	4.6	4.4
14. Revenue on loans\$.....	45.8	50.7	54.3	56.6	59.0	60.5
15. All other revenue\$.....	16.3	15.0	14.1	14.0	13.4	12.6
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts\$†.....	8.4	8.1	7.9	7.9	7.7	7.2
18. Trust department revenue\$†.....	2.4	2.5	2.5	2.8	2.5	2.5
19. Salaries and wages\$ .....	32.3	31.7	31.6	33.1	33.7	33.4
20. Officer and employee benefits.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21. Interest on time and savings deposits\$.....	4.0	3.7	3.6	3.6	3.9	5.0
22. Net occupancy expense of bank premises.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23. All other expenses\$.....	22.9	22.6	21.8	21.4	20.9	20.8
24. Total expenses\$ .....	59.2	58.0	57.0	58.1	58.5	59.2
25. Net current operating earnings\$.....	40.8	42.0	43.0	41.9	41.5	40.8
26. Net losses (—) or recoveries (+) \$‡.....	-1.7	-6.3	-4.9	-3.5	-4.3	-4.2
27. Net increase (—) or decrease (+) in valuation reserves\$ .....						
28. Taxes on net income\$.....						
29. Net income after taxes\$.....	30.2	27.8	29.2	28.7	27.0	24.4
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	1.4	1.6	1.7	1.7	1.8	1.88
31. Interest and dividends on other securities.....	2.6	2.5	2.6	2.6	2.5	2.54
32. Net losses (—) or recoveries and profits (+) on total securities‡ .....	.....	.....	.....	.....	-0.1	-0.06
Percentage of Total Loans (Net)						
33. Revenue on loans.....	6.5	6.2	6.0	6.2	6.3	6.22
34. Net losses (—) or recoveries (+) ‡.....	-0.1	-0.1	-0.3	-0.2	-0.2	-0.20
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities.....	47.9	43.6	40.0	38.8	35.9	33.9
36. Other securities .....	4.9	5.9	6.1	6.4	6.6	6.4
37. Loans (net) .....	16.1	21.2	25.6	27.3	29.1	31.0
38. Cash assets .....	30.7	28.9	27.8	27.0	27.9	28.2
39. Real estate assets .....	0.3	0.3	0.4	0.4	0.4	0.4
40. All other assets.....	0.1	0.1	0.1	0.1	0.1	0.1
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
43. Loans to nonbank financial institutions.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
44. CCC loans to farmers.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
45. Other loans to farmers.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
46. Commercial and industrial loans.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
47. Consumer loans to individuals.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
48. All other loans .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets.....	5.4	5.7	6.4	6.9	7.3	7.2
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets..	30.4	23.6	21.8	22.0	22.0	20.6
52. Total capital accounts to total deposits.....	5.7	6.1	6.9	7.5	7.9	7.8
53. Time to total deposits.....	10.0	10.2	10.5	10.6	10.9	11.8
54. Interest on time deposits.....	0.9	0.9	0.9	0.9	1.1	1.26

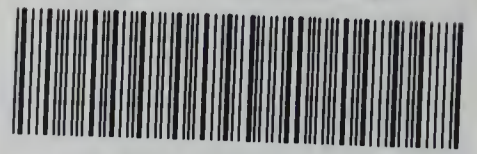
\* Revised.

§ Ratios for 1961 and subsequent years not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report. Ratios 6, 7, and 8 are estimated for the years 1947-59 and will not necessarily add to Ratio 9.

TENTH FEDERAL RESERVE DISTRICT, 1947-1962									
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962
16.9	15.8	15.6	15.5	15.1	14.3	16.7	16.8	15.3*	15.3
14.2	15.0	13.1	12.1	12.4	13.4	12.8	14.5	13.7	13.7
8.9	10.2	8.4	8.0	8.5	9.3	8.6	10.4	8.9*	9.3
3.3	3.3	3.4	3.3	3.4	3.4	3.4	3.5	3.6	3.3
3.15	3.17	3.32	3.53	3.74	3.83	4.10	4.44	4.36	4.49
1.07	1.10	1.15	1.24	1.30	1.33	1.33	1.42	1.41	1.39
0.19	0.22	0.23	0.25	0.33	0.41	0.46	0.54	0.58	0.70
0.65	0.67	0.71	0.76	0.81	0.84	0.88	0.97	0.98	1.02
1.92	1.98	2.10	2.26	2.45	2.59	2.67	2.93	2.97	3.11
1.23	1.19	1.22	1.27	1.29	1.24	1.43	1.51	1.39	1.38
0.65	0.76	0.67	0.67	0.74	0.81	0.75	0.94	0.81*	0.85
24.0	23.8	23.8	25.0	25.1	23.3	24.3	24.3	22.2	21.9
4.5	5.2	5.3	5.7	6.0	6.7	6.3	6.3	6.4	6.5
59.3	58.6	58.6	57.3	56.9	58.0	58.3	58.5	60.9	61.3
12.2	12.4	12.3	12.0	12.0	12.0	11.1	10.9	10.5	10.3
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.1	7.3	7.4	7.5	7.6	7.7	7.2	7.2	7.4	7.3
2.5	2.8	2.4	2.4	2.5	2.4	2.5	2.0	2.4	2.4
34.1	34.6	34.7	35.2	34.8	34.6	32.4	32.0	32.4	31.2
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.3	2.4
5.9	6.8	7.0	7.1	8.8	10.6	11.1	12.0	13.2	15.4
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.3	4.1
20.6	21.0	21.3	21.4	21.7	22.0	21.5	21.8	15.6	15.9
60.6	62.4	63.0	63.7	65.3	67.2	65.0	65.8	67.8	69.0
39.4	37.6	37.0	36.3	34.7	32.8	35.0	34.2	32.2	31.0
-6.1	-1.1	-4.2	-5.4	-3.8	+0.1	-5.8	-3.0	-1.8*	-1.7
-----	-0.7	-1.4	-1.7	-1.8	-2.2	-1.8	-1.2	-1.4	-1.2
12.4	11.5	11.0	9.6	9.0	9.3	8.8	8.5	10.0*	8.9
20.9	24.3	20.4	19.6	20.1	21.4	18.6	21.5	19.0	19.2
2.04	2.09	2.13	2.49	2.61	2.69	2.99	3.47	3.30	3.35
2.51	2.54	2.38	2.43	2.56	2.78	2.83	3.03	3.03	3.13
-0.05	+0.13	-0.09	-0.24	-0.14	+0.18	-0.39	+0.05	+0.16	+0.11
6.14	6.10	6.34	6.38	6.78	6.50	6.66	6.79	6.59	6.78
-0.43	-0.26	-0.19	-0.14	-0.13	-0.08	-0.10	-0.21	-0.22	-0.21
34.7	34.1	34.8	33.8	34.3	31.8	31.9	29.9	28.2	28.2
6.7	7.2	8.0	8.8	9.2	9.6	9.5	9.4	9.4	9.6
31.6	31.5	31.5	32.6	32.2	35.0	36.8	39.0	41.0	41.2
26.5	26.6	25.1	24.1	23.5	22.8	20.9	20.8	20.4	20.0
0.4	0.5	0.5	0.6	0.7	0.7	0.8	0.8	0.9	0.9
0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	15.3	15.0	15.7
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1.4	1.3	1.2
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.2	10.0	7.5
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	39.2	36.3	37.5
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	16.1	16.2	16.6
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	20.5	19.9	20.1
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1.3	1.3	1.4
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.5	7.8	8.2	8.6	9.0	9.0	8.9	9.4	9.5	9.4
20.8	21.2	21.8	21.9	22.8	21.2	20.1	20.4	19.4	19.1
8.2	8.5	9.0	9.5	10.0	10.1	10.0	10.6	10.6	10.5
13.4	14.5	15.4	16.0	17.8	20.2	21.2	22.9	24.5	27.5
1.34	1.42	1.44	1.55	1.83	2.00	2.13	2.36	2.45	2.60

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
‡ Excludes transfers to and from valuation reserves on loans, beginning 1948; on securities, beginning 1953.  
n.a. Not available.

UNIVERSITY OF ILLINOIS-URBANA



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